



Order Filed on February 16, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

WNI 19-025492
LOGS Legal Group LLP
14000 Commerce Parkway, Suite B
Mount Laurel, NJ 08054
(856) 793-3080
Elizabeth L. Wassall, Esq. 023211995
ATTORNEYS FOR WELLS FARGO BANK, N.A.

In Re:

KAREN L. WALDORF,
DEBTOR

Case No.: 19-13417-CMG

Judge: HONORABLE CHRISTINE M
GRAVELLE

Chapter: 13

CONSENT ORDER RESOLVING OBJECTION TO CONFIRMATION OF CHAPTER 13 PLAN

The relief set forth on the following pages, numbered two (2) through two (2) is hereby ORDERED.

DATED: February 16, 2021


Honorable Christine M. Gravelle
United States Bankruptcy Judge

This matter being opened to the Court by Robert C. Nisenson, Esq., attorney for the Debtor, upon filing of a Chapter 13 Plan, and Wells Fargo Bank, N.A., hereinafter "Secured Creditor," by and through its Authorized Agent, LOGS Legal Group LLP, upon the filing of an Objection to Confirmation of Plan, and the parties having subsequently resolving their differences with regard to the Debtor's Chapter 13 Plan; and the Court noting the consent of the parties to the form, substance and entry of the within Order; and the Court considered the parties' application for entry of this Consent Order, and for other good cause shown,

1. Debtor will apply through Secure Creditor's servicing agent for a loan modification to cure pre-petition arrearages on the mortgage loan secured by 22 Magnolia Court, Piscataway, NJ 08854.
2. This loan modification review shall be completed by June 1, 2021.
3. Debtor agrees to maintain all contractually due post-petition payments associated with this mortgage loan, which currently amount to \$524.82 monthly.
4. If a loan modification is not completed by June 1, 2021, Debtor(s) must within fourteen (14) days thereof: 1) modify the Chapter 13 Plan to fully cure Secured Creditor's pre-petition arrearages of \$7,872.30, as evidenced in Proof of Claim 16-1; 2) modify the Chapter 13 Plan to surrender the subject property; or 3) convert to a Chapter 7 case.
5. Creditor agrees this Order resolves the Objection to Confirmation of Chapter 13 Plan, filed on February 5, 2021; ECF Doc.: 110.
6. This Consent Order is hereby incorporated into Debtor's Modified Plan; ECF Doc.: 105.

We hereby consent to the form, content,
and entry of the within Order.

LOGS Legal Group LLP

/s/Elizabeth L. Wassall

Elizabeth L. Wassall, Esquire
Attorney for the Secured Creditor

Date: 2-14-2021



Robert C. Nisenson, Esquire
Attorney for the Debtor

Date: _____

In re:
Karen L Waldorf
Debtor

Case No. 19-13417-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Feb 16, 2021

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 18, 2021:

Recip ID	Recipient Name and Address
db	+ Karen L Waldorf, 22 Magnolia Court, Piscataway, NJ 08854-2299

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 18, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 16, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Elizabeth L. Wassall	on behalf of Creditor Wells Fargo Bank N.A. ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com
Kevin Gordon McDonald	on behalf of Creditor Toyota Motor Credit Corporation kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Robert C. Nisenson	on behalf of Debtor Karen L Waldorf r.nisenson@rcn-law.com

District/off: 0312-3

User: admin

Page 2 of 2

Date Rcvd: Feb 16, 2021

Form ID: pdf903

Total Noticed: 1

doreen@rcn-law.com;g2729@notify.cincompass.com;nisensoarr70983@notify.bestcase.com

Scott J. Goldstein

on behalf of Creditor Eric Waldorf sjg@sgoldsteinlaw.com
cmecf.sgoldsteinlaw@gmail.com;notices@uprightlaw.com;G31979@notify.cincompass.com

Thomas S. Onder

on behalf of Creditor Stark & Stark P.C. tonder@stark-stark.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William M.E. Powers

on behalf of Creditor Wells Fargo Bank N.A. ecf@powerskirn.com

William M.E. Powers, III

on behalf of Creditor Wells Fargo Bank N.A. ecf@powerskirn.com

TOTAL: 11